

**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Filing**

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	July 10, 2024
Renewal Business Effective Date	August 9, 2024
Board Order #	A.I. 28(2024)
Board Decision	Denied

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	9.1%	8.0%
Property Damage - Tort	9.1%	7.9%
DCPD	9.1%	7.8%
Uninsured Auto	-5.8%	0.0%
Underinsured Motorist	-6.1%	0.0%
Accident Benefits	-9.2%	-9.0%
Collision	9.8%	9.6%
Comprehensive	10.8%	9.9%
Specified Perils	10.8%	8.9%
All Perils	-	-
Total Overall	7.6%	7.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	905	24	230	22	11	134	307	173	22	-
005	404	11	130	24	10	59	293	168	23	-
006	277	7	102	23	11	30	428	154	14	-
007	389	10	127	23	10	57	284	164	20	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1018	27	232	22	11	127	332	185	23	-
005	418	11	146	24	10	52	331	190	25	-
006	293	8	125	23	11	26	434	157	15	-
007	400	11	142	23	10	49	320	186	22	-

Rate Capping Provisions	
Proposed Rate Cap	Please refer to section 6g
Length of Cap	Until next revision

Summary of Changes/Additional Information
- Base rate change by coverages
- Review of current differentials
- Update the CLEAR table (from 2022 CLEAR to the 2023 CLEAR) used in our internal vehicle differential table
- Introduction of new rating variables
- Introduction of Endorsement SEF 1-45
- Review of multi-vehicle discount
- Revision of the capping levels

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.